

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Case No. 19-16191-amc
David Labs
Chapter 13

Cheryl Labs
Debtors

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Jun 13, 2024 Form ID: pdf900 Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
 - regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2024:

Recip ID		Recipient Name and Address
db/jdb	+	David Labs, Cheryl Labs, 207 Washington Court, Quakertown, PA 18951-1422
14409377	+	Independence Place Community Associates, 200 Madison Court, Quakertown, PA 18951-1420
14723674	+	Metropolitan Life, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
14503523	+	Metropolitan Life Insurance, c/o Rebecca Solarz, Esq., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14775777	+	Metropolitan Life Insurance Company, c/o Michael P. Farrington, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14409381		State Farm Bank, F.s.b, Attn Credit Reporting, Bloomington, IL 61702

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.		•	
Recip ID smg	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address
J		Jun 14 2024 00:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 00:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14409373	Email/Text: collectors@arresourcesinc.com	Jun 14 2024 00:39:00	Ar Resources Inc, Pob 1056, Blue Bell, PA 19422
14583299	Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 00:44:08	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14408586	+ Email/Text: ecfbnc@aldridgepite.com	Jun 14 2024 00:39:00	Aldridge Pite, LLP, Bayview Loan Servicing, c/o Janet M. Spears, 4375 Jutland Dr., Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14409374	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Jun 14 2024 00:40:00	Bayview Loan Servicing, 62516 Collection Center Drive, Chicago, IL 60693-0001
14409375	+ Email/Text: bnc-capio@quantum3group.com	Jun 14 2024 00:39:00	Capio Partners Llc, 2222 Texoma Pkwy, Sherman, TX 75090-2481
14428976	Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 00:44:19	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14409376	^ MEBN	Jun 14 2024 00:18:17	Fin Recovery, 200 East Park Drive, Mount Laurel, NJ 08054-1297
14409378	+ Email/Text: PBNCNotifications@peritusservices.com	Jun 14 2024 00:39:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14503277	^ MEBN	Jun 14 2024 00:18:17	METROPOLITAN LIFE INSURANCE COMPANY, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14549629	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 14 2024 00:39:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL

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Box 3001, Malvern PA 19355-0701

User: admin

Date Rcvd: Jun 13, 2024 Form ID: pdf900 Total Noticed: 29 33146-1837 14437709 + Email/Text: BKMailBayview@bayviewloanservicing.com Jun 14 2024 00:39:00 Metropolitan Life Insurance Company, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837 14775445 ^ MEBN Jun 14 2024 00:18:18 Metropolitan Life Insurance Company, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 14888788 ^ MEBN Jun 14 2024 00:18:29 Metropolitan Life Insurance Company, C/O Steven K. Eisenberg, 1581 Main Street, Ste. 200, The Shops at Valley Square, Warrington, PA 18976-3403 14799664 + Email/Text: mtgbk@shellpointmtg.com Jun 14 2024 00:39:00 Metropolitan Life Insurance Company, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 14429173 + Email/Text: bankruptcydpt@mcmcg.com Midland Funding LLC, PO Box 2011, Warren, MI Jun 14 2024 00:39:00 48090-2011 14481288 Email/Text: blegal@phfa.org Jun 14 2024 00:39:00 PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105 14427514 Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 14 2024 01:20:10 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 14409379 Email/Text: blegal@phfa.org Jun 14 2024 00:39:00 Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086 14409380 ^ MEBN Jun 14 2024 00:18:24 Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191 14414413 Email/Text: bnc-quantum@quantum3group.com Jun 14 2024 00:39:00 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788 14435152 Email/PDF: bncnotices@becket-lee.com Jun 14 2024 00:44:43 State Farm Bank, c/o Becket and Lee LLP, PO

TOTAL: 23

District/off: 0313-2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14549628		Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2024	Signature:	/s/Gustava Winters	

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2024 at the address(es) listed below:

Name **Email Address**

CHRISTOPHER A. DENARDO

on behalf of Creditor Metropolitan Life Insurance Company logsecf@logs.com

DENISE ELIZABETH CARLON

on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmllawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor Metropolitan Life Insurance Company bkgroup@kmllawgroup.com

PAUL H. YOUNG

on behalf of Joint Debtor Cheryl Labs support@ymalaw.com

ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com, tkennedy@ymalaw.com, lesliebrown.paralegal@gmail.com, cmccullough@ymalaw.com

PAUL H. YOUNG

on behalf of Debtor David Labs support@ymalaw.com

ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

STEVEN K. EISENBERG

on behalf of Creditor Metropolitan Life Insurance Company seisenberg@sterneisenberg.com bkecf@sterneisenberg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In Re:		Chapter 13
David Labs		-
Cheryl Labs		Bankruptcy No. 19-16191-AMC
	Debtors	

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtors' plan shall be refunded to the Debtors unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

Date: June 13, 2024

ASHELY M. CHAN

U.S. BANKRUPTCY JUDGE